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Oregon Homeowner Assistance Fund expands mortgage support to include more traditionally underserved homeowners

Phase 3 now open to eligible applicants

SALEM, Ore. — Oregon Housing and Community Services announced that the Oregon Homeowner Assistance Fund (HAF) program is open to applicants eligible for Phase 3. The program is a federal temporary COVID-19 emergency mortgage relief program intended to support homeowners who have experienced severe financial hardships due to the pandemic. It provides funding for past-due mortgages and other housing expenses to a limited number of homeowners with low incomes.

OHCS is working to assist homeowners at risk of losing their home in a phased approach. During Phases 1 and 2, it focused on homeowners who were most at-risk of foreclosure or who had the fewest options. Program staff will continue to process applications already submitted in Phases 1 and 2. Eligibility information for the different phases is available on the [HAF website](#).

While continuing to serve homeowners eligible for Phases 1 and 2, Phase 3 expands HAF support to homeowners traditionally underserved or less able to recover, including those who are:

- Over the age of 62 years
- Living with a disability (with proof of benefits)
- Rural, as determined by [ZIP Code](#)
- Socially disadvantaged individuals (defined by the U.S. Department of the Treasury), including Black, Indigenous, and People of Color, as well as members of federally recognized Tribes
- Limited English proficiency (English is not the applicant's primary language)



- Recovering property damage or destruction caused by a natural disaster (with proof of benefits)
- Homeowners with mortgages where the U.S. Department of Housing and Urban Development (HUD) is the named beneficiary. This is a very rare situation, where HUD has taken over a loan that is in default. Homeowners should speak with a housing counselor to determine if this is their loan.

Homeowners who have not applied and are eligible may now find a new application link on the oregonhomeownerassistance.org website. Homeowners eligible for Phases 1 or 2 may now apply using the same link if they have not previously submitted an application. If homeowners need assistance with their application, the HAF website lists the program's application intake assistance partners who can help homeowners with online, paper, in-person, or limited English proficiency applications. Homeowners with additional questions about HAF can visit the website or call 833-604-0879.

Phase 4, which will apply to all other eligible applicants if funding is still available, will open at a date to be determined.

HAF funding is limited. The state is prioritizing Oregon households that are at the highest risk of foreclosure. Once the \$90 million of funding granted by the U.S. Treasury is gone, the program will close. Even if homeowners are eligible, there is no guarantee their application will be funded.

Other mortgage relief programs are available if homeowners do not meet the HAF eligibility criteria. Homeowners should contact a housing counselor, mortgage servicer or 211 for more options.

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